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#### **CONTINGENT EXTENSION REQUEST**

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.

#### **REMARKS/ARGUMENT**

Claims 69-157 are pending in the present application had have been examined. Claims 69-157 have been rejected under 35 U.S.C. §103(a) over U.S. Patent 4,774,664 to Campbell (“Campbell”) in view of U.S. Patent 5,850,446 to Berger (“Berger”). Applicants respectfully traverse this rejection.

Each of independent claims 69, 88, 93, 101, 121, 125, 133 and 154 require a plurality of accounting systems (Claims 69, 93, 101, 125, 133 and 154 – “plurality of financial transaction accounting systems”, Claims 88, 121 – “plurality of account processors”).

Each of independent claims 69, 88, 93, 101, 121, 125, 133 and 154 further require a processor (Claim 69 - parsing processing server, Claims 88, 121 - central processing unit, Claims 93, 125 - second processing server, Claims 101, 133 and 154 - breakout processor).

On page 2 of the Office Action it is stated that Campbell teaches “a plurality of financial transaction accounting systems” at column 1, lines 59-65 and column 2, lines 30-44. Applicants respectfully disagree. Rather than teaching a plurality of financial transaction

accounting systems at this section of Campbell, Campbell actually teaches a single centralized data bank and central processor that is used to store and process financial data.

Campbell was faced with a similar problem as the inventors of the present invention in that users had to interface with several individual systems (see column 1, lines 26-36). In direct contrast to the present invention, Campbell's solution was to create one central processing system and one central data base that replaced all of the separate individual financial accounting systems. Campbell explicitly states that it's system is single central processing system and centralized data bank (column 1, lines 66 – column 2, line 2, see also Figure 1).

In contrast to the teachings of Campbell, the present invention has retained the separate unique transaction processing systems and, unlike Campbell, uses a processor to analyze and transmit the transaction data to one of the several financial accounting systems. Therefore, Campbell expressly teaches a way from the present invention as recited in each of the independent claims. One skilled in the art reading Campbell would integrate all of the separate processing systems into a single centralized processing system rather than retain the separate financial accounting systems as expressed required by each of the independent claims.

The Office Action has combined the teachings of Campbell with that of Berger. Applicants respectfully submit that there is no teaching or motivation to make such a combination. In fact, as described above, Campbell expressly teaches a way of having separate systems as is taught by Berger. Therefore, one skilled in the art, rather than being motivated to make the combination of Campbell and Berger, is taught by Campbell not to use the system as taught by Berger.

For the reasons stated above, Applicants respectfully submit that even if combined, the resultant combination of Campbell and Berger would not read on the present invention as recited in each of the independent claims. Furthermore, as Campbell teaches away from the system as recited in Berger, one skilled in the art would be motivated not to make the combination of Campbell and Berger.

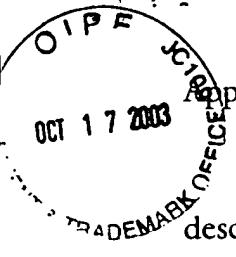
As recited in each of the independent claims, the parsing (breakout ...) processors receive a group of transactions (Claims 69, 101, 133 - transaction data sets, Claims 88, 121 - batch of transactions data sets, Claims 93, 125, 154 - group of transaction data sets) from a user terminal and processes these transaction data by sending them to the appropriate financial transaction accounting system associated with each particular transaction data.

The Office Action states that “Berger teaches: The use of a parsing processor to sort individual transaction data sets for the purpose of sending them to the financial transaction accounting system each set is associated with.”

Applicants respectfully disagree. As recited in the cited portion of Berger (col. 159, line 26, lines 61-62; col. 160, lines 30-31), Berger teaches the reception of a single message that represent a single payment transaction. Berger’s processor reformats this single payment message and transmits the single payment message to the appropriate gateway. In contrast to Berger, the parsing (breakout...) processors of the present invention receives multiple data sets and parses out separate transactions from the multiple receive sets and transmits the separate transactions to the appropriate financial accounting systems. The parsing (breakout...) processor of the present invention therefore, performs a different function than is performed by the parsing processor of Berger.

For the additional reason, Applicants respectfully submit that even if Campbell and Berger was combined, the parsing processor of Berger does not read on the parsing (breakout...) processor of the present invention as recited in each of the individual claims.

Applicants gratefully acknowledge the Office Action detailed response to Applicants previous argument but respectfully submit that the response with respect to the parsing (breakout...) processor of the present claims is not taught by the system of Campbell for the reason stated above. Specifically, as discussed above, Campbell teaches a single centralized processor and database that has replaced the separate individual financial accounting systems as explicitly recited in each of the independent claims.



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Applicants also gratefully acknowledge the inclusion of the material explicitly describing the Generally Accepted Accounting Principles ("GAAP"). Applicants respectfully submit though that GAAP does not cure any of the deficiencies as described above with respect to the Campbell and Berger references.

As each of the dependent claims rely on and incorporate all of the limitations of the independent claims described above, each of these independent claims distinguish over the combination of Campbell and Berger for the reasons described above.

As each of the claims of the present application is currently in condition for allowance, such action is earnestly solicited.

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Respectfully submitted,

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Dated: October 17, 2003

Signature: Michael J. Scheer

(Michael J. Scheer)